

Information to identify the case:

Debtor 1	Kyle Ray Andersen	Social Security number or ITIN	xxx-xx-7302
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of Utah			
Case number:	21-21989 KRA	Chapter 7	Petition date: 5/7/21

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kyle Ray Andersen
aka Kyle R Andersen, aka Kyle Andersen

8/25/21

By the court: Kevin R. Anderson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kyle Ray Andersen
Debtor

Case No. 21-21989-KRA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Aug 25, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db	+ Kyle Ray Andersen, 4063 Hancock Circle #A, Hill AFB, UT 84056-1343
11841351	+ Alpha Financial Servcies, PO Box 78103, Phoenix, AZ 85062-8103
11841353	+ Boyer Hill Military Housing, 4114 Charlestown Loop, Hill AFB, UT 84056-1104
11841354	+ Brittany A. Andersen, 4063 Hancock Circle #A, Hill AFB, UT 84056-1343
11841357	+ Edwin B. Parry, P.O. Box 25727, Salt Lake City, UT 84125-0727
11841359	+ Fed Loan Services, PO Box 60610, Harrisburg, PA 17106-0610
11841361	+ Firstmark/Citibank, 121 S 13th St Ste 201, Lincoln, NE 68508-1911
11841366	+ Pioneer Funding Group, LLC, 4 East 27th Street - Greeley Sq Station, New York, NY 10001-7720
11880247	+ Recoup Asset Management LLC, 4850 Harrison Blvd STE 1, Ogden, UT 84403-4389
11841368	Tanner Clinic, 2121 North 1700 West, Layton, UT 84041-1185
11841373	+ Westlake Portfolio Mgm, 4751 Wilshire Blvd Ste 1, Los Angeles, CA 90010-3827

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
11841355	EDI: CAPITALONE.COM	Aug 26 2021 03:08:00	Capital One Bank Usa NA, 15000 Capital One Dr, Richmond, VA 23238
11841365	EDI: CBSAAFES.COM	Aug 26 2021 03:08:00	Military Star Card, 3911 S Walton Walker Blv, Dallas, TX 75236
11841356	+ EDI: CRFRSTNA.COM	Aug 26 2021 03:08:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
11841358	+ Email/Text: bankruptcy@expressrecovery.com	Aug 25 2021 23:05:00	Express Recovery Services, 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057
11841360	+ EDI: AMINFOFP.COM	Aug 26 2021 03:08:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
11841362	EDI: IRS.COM	Aug 26 2021 03:08:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
11841363	EDI: JEFFERSONCAP.COM	Aug 26 2021 03:08:00	Jefferson Capital System, 16 Mcleland Rd, Saint Cloud, MN 56303
11841364	EDI: JPMORGANCHASE	Aug 26 2021 03:08:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850
11841367	Email/Text: bankruptcyssst@alorica.com	Aug 25 2021 23:04:00	SST, 4315 Pickett Rd, Saint Joseph MO 64503-1600
11841369	+ Email/Text: bknotices@lac77.com	Aug 25 2021 23:05:00	Titanium Funds LLC, 3081 S State St, South Salt Lake, UT 84115-3832
11841370	+ Email/Text: bankruptcy@utbrs.com	Aug 25 2021 23:05:00	Utah Billing & Recovery, 3480 Washington Blvd,

District/off: 1088-2

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11841371	EDI: UTAHTAXCOMM.COM		Ogden, UT 84401-4150
		Aug 26 2021 03:08:00	Utah State Tax Commission, Taxpayer Services Division, 210 N 1950 W, Salt Lake City, UT 84134-3340
11841372	+ Email/Text: webadmin@vhlhc.co		
		Aug 25 2021 23:05:00	Vance & Huffman LLC, 55 Monette Pkwy Ste 100, Smithfield, VA 23430-2577

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Recoup Asset Management LLC, 4850 Harrison Blvd STE 1, Ogden, UT 84403-4389
11841352	##+	Apg Financial, 4238 S Redwood Rd, Taylorsville, UT 84123-2220

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Abraham O. Smoot, VII	on behalf of Creditor Recoup Asset Management LLC aosvii@gmail.com recoupassetmanagement@gmail.com
Andrew T Curtis	on behalf of Debtor Kyle Ray Andersen lincolnlaw.orem.atc@gmail.com ecf.ut.t6@sitekitmail.com;ecf.ut.t7@sitekitmail.com;ecf.ut.t8@sitekitmail.com;ecf.ut.t9@sitekitmail.com;ecf.ut.t10@sitekitmail.c om
David L. Miller tr	davidlmillerpc@msn.com ut09@ecfbis.com;dmlm@trustesolutions.net
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4